

SBI PEN. ASSN.'S SAMVAD

स्टेट बँक पेन्शनर्स असोसिएशन (मुंबई सर्कल), पुणे यांची गृहपत्रिका

Price ₹ 3/-



संवाद

मनामनांचा मेळ जुळावा । द्वेषाचा लवलेश नसावा ॥
सादासी प्रतिसाद मिळावा । वाद नको संवाद असावा ॥

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संपादकीय ✍️

प्रिय सभासदमित्रांनो,

कोणताही बदल समाज तात्काळ नि सहजासहजी स्वीकारित नाही. मग तो बदल समाजासाठी कितीही हितकारक वा कल्याणकारी असेनाका. सामाजिक सुधारणा संथ गतीने हळू-हळू होत असतात ह्याच हेच मुख्य कारण आहे. कोणत्याही सुधारणेला किंवा बदलाला प्रथम विरोध होतो, त्याविषयी उलट-सुलट चर्चा होते. अनुकूल-प्रतिकूल मते मांडली जातात. शंका-कुशंका घेतल्या जातात. परिणामी तो बदल वा ती सुधारणा स्वीकारण्यास विलंब होतो. उदाहरणच घ्यायचे झाले तर प्लॅस्टिकबंदी संदर्भातले देता येईल.

प्लॅस्टिकच्या पिशव्या किंवा अन्य वस्तू अन् थर्माकोल यांचा वापर आपल्या आरोग्यास हानिकारक ठरतो आहे. त्यापासून होणारा कचरा नष्ट होत नाही. प्लॅस्टिकच्या दुष्परिणामांची माहिती देऊन याविषयी जनजागृती करण्याचा प्रयत्न गेल्या अनेक वर्षांपासून काही समाजहितैषी व्यक्ती व त्यांचे गट सातत्याने करीत आहेत. परंतु दुर्दैवाने त्यांना समाजाकडून अपेक्षित प्रतिसाद मिळू शकला नाही. वास्तविक प्लॅस्टिकच्या पिशव्या वा अन्य वस्तू वापरात येण्यापूर्वी त्यावाचून कुणाचे विशेष अडत होते असं नव्हे, समाजजीवन व्यवस्थित चालू होते. पुढे प्लॅस्टिक पिशव्या नि वस्तू यांनी आपल्या दैनंदिन जीवनात प्रवेश केला आणि हा हा म्हणता त्याची आपल्याला एवढी सवय झाली की प्लॅस्टिकचा वापर हे आपले जणू व्यसनच बनले, आपण त्याचे नकळत गुलाम बनलो. प्लॅस्टिकचा सर्वास

नि वारेमाप वापर आपल्याकडून होऊ लागला. प्लॅस्टिकच्या कचऱ्यामुळे जनजीवनच उद्ध्वस्त होऊ लागले. नद्या-नाले, समुद्रकिनारे प्रदूषणाने ग्रस्त झाले. तरीही प्लॅस्टिकविरोधी जनजागृतीच्या मोहिमेला जनतेचा शंभर टक्के प्रतिसाद मिळत नव्हता. अखेर त्यासाठी शासनच पुढे सरसावले आणि महाराष्ट्रात प्लॅस्टिक बंदीचा कायदा लागू झाला. जी गोष्ट उत्स्फूर्तपणे जनतेकडूनच व्हायला हवी होती ती होण्यासाठी कायदा करावा लागणे हे दुर्दैव.

हा कायदा एवढा कडक आहे की तो मोडणाऱ्यास जबर दंडाची अन् प्रसंगी तुरुंगवासाचीही शिक्षा आहे. मग तो प्लॅस्टिकच्या पिशव्या विकणारा दुकानदार असो की त्या वापरणारा ग्राहक असो. या कायद्यात काही त्रुटी असू शकतील, प्लॅस्टिकला योग्य व पुरेशा प्रमाणात पर्याय उपलब्ध नसेल, त्या दृष्टीने योग्य ती खबरदारी घेतली गेली नसेल... काहीही असलं तरी प्लॅस्टिक बंदीमागच हेतू किंवा उद्देश लोकहिताचा, लोककल्याणाचा व लोकांच्या आरोग्यरक्षणाचा आहे यात शंका नाही.

म्हणूनच प्लॅस्टिकरूपी जीवघेण्या भस्मासुराचा नाश करणे आणि आपले जीवन प्रदूषणमुक्त करणे आवश्किक व हितावह आहे. हाच आपल्या कल्याणाचा, आरोग्यरक्षणाचा अन् प्रदूषणमुक्तीचा मार्ग आहे.

- क्रांतिसेन रामचंद्र आठवले,
भ्रमणध्वनी : ९५५२५९२२७९

भारताच्या ७२ व्या स्वातंत्र्यदिनानिमित्त सर्व देशबांधवांना हार्दिक शुभेच्छा !

Visit us at : www.sbpensionerspune.org

e-mail : sbipenmumbai@gmail.com

Annual General Meeting on 4th Sept. at 'Golden Leaf Lawns' near Mhatre Bridge, Pune

(We are publishing hereunder an e-Circular issued by P&HRD No. CDO/P&HRD-IR/59/2015 - 16 Dt. the 14th October 2015 together with a letter Dt. 18th July 2018 addressed by the CGM (HR- Corp. Centre Mumbai to all the Circles) for information of our Members. - General Secretary)

STAFF: AWARD - 10TH BIPARTITE SETTLEMENT
NON-SUBORDINATE EMPLOYEES - STAGNATION INCREMENTS: CLARIFICATION

Please refer to our e-circular no. CDO/P&HRD/IR/25/2015-16 dated 26.06.2015.

2. As contained in the aforesaid e-circular, it has been agreed to reduce the periodicity of 6th stagnation increment from 3 years to 2 years and to introduce 8th stagnation increment w.e.f. 1st May, 2015. 8th Stagnation increment is to be released after two years on receipt of 7th stagnation increment or from 1st May, 2015 whichever is later. Keeping in view the cost constraints, it was further agreed that the consequential financial benefit to the employees could be released from 1st May, 2015. There is no change in periodicity of releasing the 7th stagnation increment and 7th stagnation increment is released after two years on receipt of 6th stagnation increment.

In other words, an employee would be eligible for 8th stagnation increment, 6 years after receipt of 5th stagnation increment or w.e.f. 1st May 2015, whichever is later. However, the employees who have got 6th and 7th stagnation increments on or after 1st November 2012 but before 1st May 2015 as per 9th Bipartite Settlement, would get 8th stagnation increment, 7 years after receipt of 5th stagnation increment, if the weightage of one year on account of reduction of periodicity of 6th stagnation increment from 3 years to 2 years as per 10th Bipartite Settlement is not given to such employees. As a result, these employees would be placed in a disadvantageous position vis-à-vis the employees junior to them.

3. In view of the above, Indian Banks' Association has clarified that the employees who have completed two years or more as on 1st November 2012, after receipt of 5th stagnation increment, would be eligible for 6th stagnation increment w.e.f. 1st November 2012, notionally. However monetary benefit to such employees will be given 3 years after receipt of 5th stagnation increment or w.e.f. 1st May 2015 whichever is earlier.

Similarly, 7th stagnation increment will be released notionally 2 years after notional release of 6th stagnation increment and monetary benefit of 7th stagnation increment will be released 2 years after receipt of monetary benefit of 6th stagnation increment or w.e.f. 1st May 2015 whichever is earlier. 8th stagnation increment will be released 2 years after notional release of 7th stagnation increment or w.e.f. 1st May 2015 whichever is later.

4. For better understanding, the following illustrations may please be referred to :

Illustration I: date of Receipt of 5th stagnation increment: 01.10.2010

Position as per 9th Bipartite Settlement		Position as per 10th Bipartite Settlement	
Stagnation Increment	Due Date of Release	Notional Date of Release	Date of Monetary Benefit
6th	01.10.2013	01.11.2012	01.10.2013
7th	01.10.2015	01.11.2014	01.05.2015
8th	-----	01.11.2016	01.11.2016

Position as per 9th Bipartite Settlement		Position as per 10th Bipartite Settlement	
Stagnation Increment	Due Date of Release	Notional Date of Release	Date of Monetary Benefit
6th	01.10.2014	01.10.2013	01.10.2014
7th	01.10.2016	01.10.2015	01.10.2015
8th	-----	01.10.2017	01.10.2017

Illustration III: date of Receipt of 5th stagnation increment: 01.10.2012

Position as per 9th Bipartite Settlement		Position as per 10th Bipartite Settlement	
Stagnation Increment	Due Date of Release	Notional Date of Release	Date of Monetary Benefit
6th	01.10.2015	01.10.2014	01.05.2015
7th	01.10.2017	01.10.2016	01.10.2016
8th	-----	01.10.2018	01.10.2018

4. Please bring the contents of this circular to the notice of all the concerned and arrange accordingly.

Sd/-

Dy. Managing Director & Corporate Development Officer

Madam / Dear Sir,

STAFF : AWRD

10TH BIPARTITE SETTLEMENT

EFFECT OF STAGNATION INCREMENT IN PENSION TO NON SUBORDINATE EMPLOYEES

Please refer to e-Circular No.CDO/P&HRD-IR/25/2015-16 dated 26th June 2015 and Circular No.CDO/P&HTD-IR/59/2015-16 dated 14th October 2015.

2. In this connection, we have been receiving references with regard to effect of revised stagnation increment for the purpose of calculation of pension to employees who retired after reaching the notional date of release of stagnation increment but before the date of monetary benefits.

3. The matter has been examined in consultation with the IBA and Law department and the competent authority has decided as under :

The employees who retired during the period from 01-11-2012 to 30-04-2015 and have reached the notional date of release of stagnation increment but retired before the date of release of monetary benefits would be given the effect of due stagnation increment in their pension fixation. Monetary benefits in such cases will be given from the actual due date or w.e.f. 01-05-2015 whichever is earlier. However, for the purpose of calculation of pension, the notional date of release of stagnation increment shall be reckoned.

Yours faithfully.

Sd/-

(K.T.Ajit)

Chief General Manager (HR)

(022-22741600)

(We are publishing hereunder a Circular No. 12/2018 Dt. 16.07.2018 issued by CBPRO and addressed to all the Affiliates, for information of our Member. - General Secretary)

Pending issues of Bank Pensioners & Retirees

We have been following up the pending issues of Bank Pensioners and Retirees among others with the Department of Financial Services, Government of India on a regular basis. Accordingly, we had a meeting with the senior officials of Department of Financial Services on 11.07.2018 and discussed the following issues :

- Negotiation Rights with IBA
- Up-dation of Pension
- Uniform 30% Family Pension without ceiling
- Uniform 100% DA Neutralization
- Medical Insurance
- Pension to left out Compulsorily Retired Officers
- Pension for Resignees
- Reckoning of Special Allowance Component for Pension and Gratuity

We furnish below the brief details of our representation to the Department of Financial Services during the said meeting :

QUOTE :

"1. Negotiation Rights with IBA: We request you to provide us a formal structured machinery to negotiate the issues of Bank Pensioners and Retirees with Indian Bank Association (IBA).

2. Updation of Pension: Pension Regulation 35(1) dealt with Updation of Basic & Additional Pension in respect of employees who retired between the 1st Day of January 1986 but before the 31st Day of October 1987, as per formula given in appendix 1. The provision of updation of basic and additional Pension - Regulation 35(1) was therefore implemented at the time of introduction of Pension scheme in the Banks. The Govt. of India amended Regulation 35(1) vide notification in Government Gazette (No.9) dated 1st March 2003 as under :

"Basic pension and additional pension, wherever applicable, shall be updated as per the formulae given in appendix-1".

A perusal of original Regulation 35(1) vis a vis amended Regulation 35(1) would show that the restricted application of Updation of Pension in respect of those who retired between 01.01.1986 and 31.10.1987 has been extended to cover all retirees wherever applicable. IBA and Banks have been denying the benefit of updation to the eligible pensioners who retired after 01.11.1987 for unjustifiable reasons. This has resulted in creating a huge difference as some retired General Managers are drawing lesser pension than that of a senior clerical staff retired recently.

Sir, you will appreciate that our Pension Regulations being the subordinate legislation assume greater significance and amended Regulation 35(1) provides an accrued right to the pensioners who have retired after 01.11.1987. We therefore request your good-selves to consider our request for revision/ up-dation of pension favourably.

3. Uniform 30% Family Pension without ceiling: Family Pension in Banks is payable at 30%, 20% and 15% of last drawn pay of the deceased Employee/Pensioner with lower percentage being assigned to higher pay. It in effect meant that Family Pensioners of those who retired as officers would get the lowest 15% of last drawn pay that too with a specified ceiling on the amount of Basic

Pension which effectively translated into a mere 7% to 10% of last drawn pay. This distortion was corrected by the Govt. and RBI by fixing Family Pension uniformly at 30% of Pay. Regulation 56 of the Banks Pension Regulations provides for the similar treatment to Bank Family Pensioners. We also understand that IBA is engaged on this issue which was minuted in the form of a record note at the time of signing of 10th Bipartite Settlement. We request you to help us in getting this very passionate demand resolved at the earliest.

4. Uniform 100% DA Neutralization: After the introduction of 100% DA neutralization in lieu of tapering DA by the Central Govt. during the revision under 5th Pay Commission (1996), Banks too introduced uniform 100% DA neutralization from 2005 but made it applicable only to those who retired on or after 01.11.2002 despite there being no mention in the bipartite settlement about such artificial classification based on the date of retirement.

5. Medical Insurance: After prolonged representations, the Government vide F.NO. 14/7/92-IR(Vol-II) Dated 24th February 2012 advised IBA to formulate a uniform Medical Insurance Scheme for both serving and retired employees. The IBA in the last (10th) Bipartite Settlement introduced Medical Insurance Schemes for both serving and retired employees but created discrimination with regard to payment of insurance premium by bearing it in case of serving employees and forcing the retired employees to pay the premium. This discriminatory treatment has robbed the retired employees of Banking Industry by as large a sum as Rs. 40,804/- for the renewal of their medical insurance w.e.f. 01.11.2017. It is in contrast to free Medical Facilities extended to senior level bankers viz., CMD/MD/CEO/EDs after retirement and hence we request for extension of similar medical facilities to rest of the retired Bank Employees.

Sir, you will appreciate that the need for medical care is no lesser important in case of Bank Pensioners and Retirees than the full time Board level employees of the Bank. Extending similar benefit to Bank Pensioners and Retirees would uphold the fair principles of equity. We request you to consider the same at the time of ensuing renewal of IBA arranged/negotiated medical insurance policy for Bank Pensioners and Retirees which is due on 01.11.2018.

6. Pension to left out Compulsorily Retired Officers: The Hon'ble Supreme Court in case of compulsorily retired officers of Andhra Bank has allowed second pension option. Since the Hon'ble Supreme Court has its jurisdiction all over the country, the compulsorily retired officers in other banks too be extended similar benefit as a good gesture. We request that the Government as Good Employer should accept the same for all the Banks as it has been upheld by the highest court in case of similarly placed officers. Some of the Banks are yet to implement the pension to left out compulsorily retired officers, despite IBA having issued the communication to all the member banks as early as March 2018.

7. Pension for Resignees: IBA advised the banks to extend second option to the petitioners only in case of Vijaya Bank instead of giving benefits to similarly placed resignees who have put in more than 20 years of service. Such an extension of second option to similarly placed Officers in Vijaya Bank and also in other Banks as advised by IBA in case of left out compulsorily retired officers.

8. Reckoning of Special Allowance Component for Pension and Gratuity: A Special Allowance was introduced as a part of Pay in the Xth Bi-Partite settlement. This allowance was attracting Dearness Allowance but was excluded for the purpose of computing Pension and calculating Gratuity. It is important to note that in the case of LIC of India, the similar Special Allowance is treated at par with the grade pay of government employees and the same is also reckoned for terminal benefits including Pension & Gratuity. The payment of Gratuity Act defines Wages as emoluments with Dearness

Allowance excluding HRA, Overtime and any other Allowance. It is pertinent to submit that the Special Allowance component payable to Bank employees and Officers attracts DA at same rate as on Basic Pay. Hence Special Allowance and DA thereon form an integral component of Wages. It is therefore required to be taken into consideration while calculating Gratuity/Pension at the time of retirement. Exclusion of Special Allowance and DA thereon is violative of the provisions of the Payment of Gratuity Act 1972, its exclusion in Xth Bi-Partite notwithstanding. We request you to make necessary arrangements with IBA to rectify the anomaly at the earliest."

UNQUOTE

We are alive to the anxiety and concern of the Bank Pensioners and Retirees and hence are committed to continue our endeavours for bringing about improvements in the conditions of Bank Retirees.

With Regards

Joint Conveners

(CBPRO has also written a letter Dt. 16.07.2018 to Shri Ravi Mittal, IAS, Additional Secretary, Dept of Financial Services, Ministry of Finance, GOI, for resolution of all the above referred pending issues.

- Gen. Secretary)

(We are publishing hereunder a letter No. NIL Dt. 16.07.2018, addressed to the Hon'ble Minister, Ministry of Labour & Employment, GOI, by CBPRO for information of our Members. ..Gen. Secretary)

Effective Date of Amendment to Payment of Gratuity Act 1972

Enhancement of Limit from Rs. 10 lakhs to Rs. 20 lakhs

We refer to our letter dated 05.04.2018 wherein we had requested your goodself to modify the effective date of enhancement of Gratuity from Rs. 10 lakhs to Rs. 20 Lakhs to 01.01.2016 instead of 29.03.2018. In this connection we understand that in response to an on-line RTI query, the Ministry of Labour & Employment has given clarification on the effective date of the payment of Gratuity (Amendment) Act 2018 vide letter no. S-42015/02/2018-SS-II dated 28.06.2018.

The Ministry of Labour & Employment is reported to have enclosed a note FTS No. 299879/2018/LS of Ministry of Law & Justice, Department of Legal Affairs. A perusal of said note reveals the following :

1. The Government had intended for parity for quantum of amount of Gratuity for the employees governed by Payment of Gratuity Act with Central Government employees.
2. Central Government is also empowered to notify the parity in terms of Gratuity amount for these employees from prospective/retrospective effect.
3. Hon'ble Supreme Court in case of Bharat Singh 1986 (2) SCC 614 held that it is a settled principle of interpretation that inhibition of the rule against retrospective construction may be applied with less insistence.
4. Enhancement of Gratuity and its admissibility eligibility from particular date are issued relatable to social beneficial legislation and are to be construed liberally.
5. According parity for quantum as well as effective date for employees governed by Payment of Gratuity Act 1972 vis a vis Central Government employees has rationale and reasonable nexus. Hence there appears to be no legal objection if said parity is allowed by Ministry of Labour & Employment.

In view of the above clarifications a kind consideration of our request to allow retrospective effect to the enhanced quantum of Gratuity w.e.f. 01.01.2016 instead of 29.03.2018 shall go a long way to uphold the principles of equity and fairness.

We therefore request your goodself to consider our request favourably by modifying the effective date of enhancement of Gratuity amount from 29.03.2018 to 01.01.2016 and render justice.

With regards

Joint Conveners

(We are publishing hereunder a letter No. NIL Dt. 17.07.2018, addressed to the Chief Executive, Indian Banks Association, by CBPRO for information of our Members. - General Secretary)

Anomaly in computation of Pension in State Bank of India

Hon'ble Supreme Court Judgment dated 13th Feb 2018 - Civil Appeal- No. 5525 of 2012

We wish to invite a reference to your letter no. HR & IR/2018-19/G2/4786 dated 3rd April 2018 advising the Chief Executives of Member Banks which were parties to 7th Bipartite Settlement to re-fix the Pension of those who retired after 01.04.1998, including those who retired under Special VRS 2000 on the basis of Pay Scales worked out after merging 1684 points of Consumer Price Index instead of 1616 points. The payment of arrears of pension along with 9% interest after re-fixing the pension in accordance with the judgement of Hon'ble Supreme Court in case of Bank of Baroda was required to be made within 4 months from the date of judgment (13th February 2018).

Para 8 of your letter under reference stated that as directed by Managing Committee we have taken a legal opinion to know the impact of judgement on various Banks including Nationalized Banks, Banks incorporated under Special Statutes and Private Banks which were party to the Joint Note/7th Bi-partite Settlement. These Banks were advised to pay the differential arrears in the amount of Pension which was due and payable with 9% interest within 4 months from 13.02.2018. The instructions of IBA to the member Banks were unambiguous in stating that if a Bank has implemented the provisions of Joint Note/7th Bi-partite Settlement, they should give effect and comply with the captioned judgement.

As you are aware State Bank of India is a Bank incorporated under Special Statute and has also implemented the provisions of the abovementioned Joint Note/7th Bi-partite Settlement with regard to 1616/1684 DA formulae for the purpose of calculating Pension of those who retired between 01.04.1998 and 31.10.2002. It is thus clear that State Bank of India falls within Para 8(b) of your letter dated 03.04.2018. State Bank of India is also therefore liable to pay the payment of arrears of Pension along with interest @ 9% p.a. to all the eligible beneficiaries. We understand that State Bank of India is yet to implement the 1684 DA point formulae in terms of the judgement of Hon'ble Supreme Court and your letter dated 03.04.2018. Since implementation of your instructions by State Bank of India may require some procedural ground work, it appears that the affected Pensioners in State Bank of India are yet to get their arrears. We therefore request you to take up the matter with Management of State Bank of India and advise them to remove this anomaly and implement the judgement dated 13th February 2018 of Hon'ble Supreme Court and make payment of arrears with upto date interest at the earliest.

Thanking you' With Regards

Joint Conveners

श्रद्धांजली

आपल्या शांत व सौम्य स्वभावामुळे, मात्र सर्व प्रश्नांवर घेतलेल्या कणखर भूमिकेमुळे केवळ देशातच नव्हे, तर जगभरात आदराचे स्थान मिळविलेले भारताचे माजी पंतप्रधान अटलबिहारी वाजपेयी यांचे दिल्ली येथे दुःखद निधन झाले. भारतरत्न, मुत्सद्दी नेते, संवेदनशील कवी, उत्कृष्ट संसदपटू, अजातशत्रू व्यक्तिमत्त्वाला आज भारत देश मुकला आहे. त्यांना संघटनेतर्फे आदरयुक्त श्रद्धांजली

महान क्रिकेटपटू व माजी कर्णधार, स्टेट बँकेचे माजी जनरल मॅनेजर अजित वाडेकर यांना संघटनेतर्फे भावपूर्ण श्रद्धांजली

(We are publishing hereunder a Cir. No 3/2018.19 Dt. 02.08.2018 issued by our Federation for information of the Members. - General Secretary)

To All Affiliates

A) Arrears of Pension -Pensioners & Family Pensioners: We have mailed the list of pensioners who were paid 90% of arrears pertaining to 7th bps and another list containing non- payment of pension arrears. On my enquiry with the Corporate Centre the reason for withholding the 10% of arrears payment, we were informed that many circles did not confirm to Corporate Center payment of 90% pension arrears and hence the payment of 10% is kept on hold. We request all the affiliates to verify the position obtained at their circle from PPG department and arrange for confirmation of payment of 90% arrears to enable the Corporate Centre to allow the circles for release of said 10% arrears. Most of the eligible Family Pensioners are yet to get payment though the Corporate Centre had already sanctioned payment to such Family Pensioners in the month of November. Further Corporate Centre has also advised to follow extant instructions before the amount of arrears payable to the pensioner is credited to the account of the Family Pensioner's account. We understand that despite sanction and repeated follow up from the Corporate Centre of the said payments are not released in many cases. We would request our Affiliates to pursue this matter in particular with the respective Circle Management to attach more humane consideration with an ultimate date for such payments. You are also aware that around 90 pensioners, all over the country, were paid arrears of pension for which they were not eligible. Now this payment is being recovered by Corporate Centre in 36 monthly instalments. The Corporate Centre while making the payment has also recovered income tax at source. The Income tax so recovered will be credited to the respective pensioners account by the end of this month as informed by the Corporate Centre.

B) Problems relating to Mediclaim Policies : You are also aware that lots of medical bills are pending in all the Circles for payment for months together. When the insurance scheme was introduced, the Bank made CMHRs to monitor the insurance scheme and no bills shall be rejected without the approval of the committee headed by CM(HR)s. The role play of the CMHRs got diluted and as a result of which except the insured nobody is bothered about payment of medical bills at stipulated time. We suggest that AO wise teams may be constituted involving the Bank/TPAs, representatives of Rathi Insurance. This suggestion is to those circles where such arrangement is not in vogue. By conducting such quarterly meetings, queries like cheque confirmation/additional document required can be resolved as they are more in number.

C) Affiliation Fee : All the Affiliates are requested to remit Rs 10/- basing on the strength of the members as on 31st December 2017. The affiliation fee shall be remitted to account number 30031088839.with Vidyanagar Branch (Hyderabad) IFSCodeSBIN003608 under advice to this office either through SMS/e-mail. Such of those affiliates who have remitted the money already may ignore this message.

D) Corporate Centre Structured Meeting : You are aware that the Federation has submitted Agenda (CC-16 dated 20th June 2018) for the proposed structured meeting as advised by Corporate Centre. We are reminding every week about the conduct of the meeting. Now, we understand that the meeting will be held before 3rd week of August 2018.

E) Amendments to the Bye laws of Federation : We have circulated soft copy of the bye laws of Federation seeking views of the Affiliates to enable the members of GB/AGM to consider the amendments. The members of the 'Bye Laws Amendments Committee' who are either Presidents /

General Secretaries of the affiliates they are also requested to study the bye laws. We propose to have an informal meeting of all affiliates on this subject in the evening of 3rd October 2018, subject to the presence of majority affiliates to have an overall view so that in minimum time this can be considered.

F) WhatsApp facility : We found that majority of our affiliates have the above facility. The communication through email though found to be fastest still we are of the opinion that the above facility is quicker in conveying the information. Every affiliate is requested to see the heading 'AFFILIATE' in their mobile for latest information to share with the members. However, sending hard copies of the same will continue as in the past.

G) Sanjeevani -SBI HR Help Line : We have to advise that our Bank has introduced 'IVRS -Interactive Voice Response System, email and SMS System' as a single spot solution for all the queries of pensioners by introducing SANJEEVANI. The purpose is to clearly understand the query and for further analysis and quick resolution. A copy of the same is enclosed for your information.

With regards

Yours faithfully

(A. Ramesh Babu),

GENERAL SECRETARY, M- 0949381995, babu2609@gmail.com

44TH ANNUAL GENERAL MEETING ON 4TH SEPT. 2018 AT PUNE

All the Members attending the Annual General Meeting are hereby informed that at the time of their registration '**Lunch Coupon**' will be distributed to them. Similarly, a '**Booklet for 2017.18**' containing 'Report of the Managing Committee for the Year 2017-2018, Proceedings of the 43rd Annual General Meeting held at Aurangabad on 17th September 2017, Financial Statements for the year 2017.18 etc.' will also be additionally distributed to each Member.

The AGM will start at 9.30 am sharp. All the members are requested to attend the AGM on time in a large number

Please do not forget to register your name.

- General Secretary

४४ वी वार्षिक सर्वसाधारण सभा - दि.४ सप्टेंबर २०१८, स्थळ : पुणे

वरील सभेस येणाऱ्या सर्व सभासदांना कळविण्यात येते की, सभासदांना त्यांची नोंदणी करतांना प्रत्येकी एक 'जेवणाचे तिकीट' (कुपन) देण्यात येईल. तसेच सन २०१७-१८ ची एक पुस्तिकासुद्धा देण्यात येईल. या पुस्तिकेत सन २०१७-१८ चा मॅनेजिंग कमिटीचा अहवाल, औरंगाबाद येथिल दि.१७-०९-२०१७ रोजी झालेल्या ४३व्या वार्षिक सभेचा संपूर्ण अहवाल, तसेच २०१७-१८ सालचा आर्थिक अहवाल/वृत्तांत इ. गोष्टींचा समावेश आहे. वरील पुस्तिका सभासदांपर्यंत पोहोचली नसल्यास त्यांच्या माहितीसाठी नोंदणीच्या वेळेस पुन्हा वितरित करण्यात येईल.

कृपया सभेस आल्यावर प्रथम आपली नोंदणी अवश्य करा. आपली वार्षिक सभा ठीक ९.३० वाजता सुरु होणार आहे. कृपया मोठ्या संख्येने सभेस वेळेवर उपस्थित रहावे ही विनंती.

- जनरल सेक्रेटरी

<i>Name of the office</i>	Sanjeevani- SBI HR Helpline
<i>Purpose</i>	Pension related queries/grievances
<i>Who can contact</i>	All SBI Pensioners
<i>How to contact:</i> <i>Pensioners can reach to</i> SANJEEVANI- HR HELPLINE through any of the modes written alongside.	(i) Voice Call (at 022-22858130) on any working day between 10:30 hrs. 18:00 hrs. <i>For voice calls – please follow the Interactive Voice Response System (IVRS)</i>
(ii) e-mail (Using Pensioner's registered e-mail-ID with HRMS domain) to: sanjeevani.pensioner@sbi.co.in <i>(Please register your mobile and e-mail ID in HRMS, if not done so far. Calls/ Mails received from registered numbers will only be entertained.)</i> <u>Pensioners should mention her/his PF ID in the subject line.</u> The other details viz. contact number, nature of query/ grievance etc. can be given in the body of the mail.	
(iii) SMS "HELPHR followed by space and PF ID of pensioner concerned) (HELPHR XXXXXX) to 567676 <i>The SMS will be responded on the next working day by a call from SANJEEVANI Team on the registered mobile.</i>	
<i>Nature of Grievances</i>	All kind of SBI Pension related grievances which are unresolved at pension paying branch/LHO PPG Deptt.
<i>Who will be available for staff at Sanjeevani-SBI Helpline</i>	Officials in Senior Management Grade.
<i>How will the pensioner know that the query is recorded/ registered</i>	If the query is not resolved immediately on call, a ticket number will be generated by the system and that ticket number will be sent to the concerned pensioner via SBI e-mail. In addition, an SMS giving details of its ticket will also be sent to the registered mobile number of the concerned pensioner.
<i>Resolution of the Complaint/Query/ Grievance raised through the ticket number.</i>	SMS and e-mail will be received by the pensioner concerned informing him that the grievance has been resolved.
In order to clearly understand the query and for further analysis, it has been decided to record all the conversations with SANJEEVANI-HR HELPLINE	

(We are publishing hereunder a letter No.6466/34/18 dated 27.07.2018 in respect of 'Commutation in SBI', addressed to the Deputy Managing Director & CDO, SBI, by Shri Y. Sudarshan, Gen. Secretary, AISBOF, for information of our Members.)

COMMUTATION FORMULA IN SBI: NEED TO REVISE

The commutation formula in SBI is inferior to that of other Banks. The Officer in SBI as well as other Banks surrender the same amount of Pension on retirement, but receive different commuted amounts due to different discount rates. We surrender our own money but receive a lesser amount than the other Banks.

2. The Commutation of Pension is actually a discounted cash flow concept with a defined rate of discount.

3. The Govt. of India has worked out a commutation values table for a pension of Rs. 1/- per month, popularly known as Commutation Conversion factor for its employees. The Conversion factor table is annexed.

4. In 1993, when the Pension was introduced in the Banking Industry as a 2nd retiral benefit, commutation of Pension was also provided in the Scheme and conversion factor applicable to Government employees was adopted for the Bank employees also.

5. Though in our Bank Pension has been in vogue since IBI days, the facility of commutation was not available. In view of the introduction of commutation facility in the Banking Industry w.e.f. 1993 the commutation facility was introduced in our Bank also. In as much as the 3rd retirement benefit was available in our Bank an inferior commutation conversion table, compared to the Banking Industry, was adopted. The conversion factor table is annexed.

6. A Comparison of Commutation of an SBI Officer and other Bank Officer retiring on superannuation is worked out hereunder for a better understanding.

SBI	Other Banks
Age - 60 Yrs	Age - 60 Years
Basic Pay - 51490/-	Basic Pay - 51490/-
Basic Pension - 25,745/-	Basic Pension - 25745/-
Commutable pension - 8,581/-	Commutable pension - 8,581/-
Total Commutation - 6,79,615/-	Total Commutation - 10,10,155/-
Conversion Factor - 6.60	Conversion Factor - 9.81
Restoration - 15 years	Restoration - 15 years

7. As can be observed from the above, comparative table, in the case of SBI, by surrendering 180 months pension (1/3rd) the officer receives 78 months pension (1/3rd) as commutation amount. Whereas the other Bank Officers who surrender the same 180 months pension (1/3rd) receives 117 months pension (1/3rd) as commutation amount. That means the officer of SBI pays a higher rate of discount than the officers of other Banks. For the same pension that we surrender, we get a far lesser amount than that of the officers of other Banks. There is no outlay of funds either by the Bank or the Government. It is our own money which is discounted, but at, 2 different rates - for SBI and other Banks. We surrender Rs. 15,44,580/- (8581 x 180 i.e., 1/3rd basic pension x 180 months) and receive only Rs. 6,79,615/- i.e., 44%. Whereas other Bank Officers surrender the same amount i.e., Rs. 15,44,580/- (8581x180) and they get Rs. 10,10,155/- as commuted amount which works out to 55%.

8. In view of equity & justice, we request you to review the scheme of Commutation prevailing in our Bank and ensure that the Industry level Commutation facility is introduced in our Bank.

9. This is a long pending issue and therefore we request you to bestow your personal attention to resolve this issue.

Thanking you,
Yours sincerely,
(Y.SUDARSHAN), GENERAL SECRETARY, AISBOF.

(Advertisement by the Asstt Gen Manager, HR Dept., State Bank of India, LHO, Mumbai)

EMPANELMENT OF THE RETIRED OFFICERS ON OR AFTER 31.03.2016

Bank is under process of "Empanelment of skilled and experienced Retired officers" (Retired on or after 31.03.2016 on attaining superannuation) in the Grade of SMGS IV to TEGS VII, as "Investigating Officers" on Contract basis, for examining staff accountability aspects of Non-Performing Loan Accounts. The "Application Format" will be provided shortly.

Ex-officers are requested to go through the Attached Annexure-1, containing the details of the "Brief role of the job and Eligibility criteria" for the Empanelment.

In the meantime, Bank requests the eligible ex-officials to provide your personal details vide email to agmhr.lhomum@sbi.co.in, as per the Attached Annexure-2.

In case of any Queries, Please contact to HR Deptt., Local Head Office, Mumbai.
Contact No. - 022-26445228/38

Annexure - 1

**EMPANELMENT OF RETIRED OFFICERS OF THE BANK AS
INVESTIGATING OFFICER ON CONTRACT BASIS
FOR EXAMINATION OF STAFF ACCOUNTABILITY IN NPA ACCOUNTS**

1. **Name of Position** : Empanelment of Investigating Officers on contract basis.

a. The selection will be through interview.

2. **Brief Role of the Job** :

a. To conduct Investigation in Disciplinary cases related to advances/other miscellaneous cases which do not fall under fraud/suspected category.

b. The role of empanelled Investigating officers shall be restricted up to the stage of submission of investigation report to the Authority ordering investigation

c. The Investigation report should be a statement of facts and should not contain any recommendation.

d. The standard format developed by BCDM Deptt. will be utilized for submitting Investigation Report.

e. The Investigating Officer shall ensure that all documents and registers containing the evidences are retained in personal custody of Branch/Unit Head having been entered in the Branch Document Register.

f. The authority who is ordering investigation may assign other roles as per requirement of a particular case.

3. **Eligibility Criteria** :

i. The retired officer should have retired from the Bank's service on attaining superannuation **on or after 31.03.2016** as officer in the grades **SMGS-IV to TEGS-VII.**

ii. The empanelment of an official will be terminated when he will attain **65 years of age.**

iii. The integrity of the official should not have been doubtful during his service in the bank.

iv. No punishment/penalty should have been inflicted on the official **during five years** of his service in the Bank preceding his retirement.

v. Cases of CBI or other Law enforcement agencies should not be pending against the official.

vi. The officers voluntarily retired/resigned/suspended/ who have left the Bank otherwise before superannuation are not eligible for consideration for appointment.

vii. The official should have at least five years work experience in relevant areas (Advances/High value Credit/Forex/Agriculture/IT etc. Officials who worked head of SMGS-IV and above category, regional Manager/Head of RACPC/SMECC, Relationship Manager or in Vigilance/ Disciplinary Proceeding Cell will also be eligible for the position, even if such assignments are less than five years.

(Continued on next page...)

- viii. Ex-officers who are engaged in other organizations are not eligible for empanelment.
 ix. The applicant should be maintaining good health and willing to travel to all places in the country.

PERSONAL DETAILS :

Annexure - 2

Name :
 Current Address for communication with PIN-Code :
 Contact Details (Mobile/Landline) :
 Alternate email ID (if any) :
 Date of Retirement :
 Date of Birth :
 PF Index :
 Date of Joining the Bank :
 Joined the Bank as :
 Officer Grade at the time of retirement :
 Presently Drawing Pension from Branch (code) :

Note : Members are also requested to inform the eligible retirees known to them, particularly those retired on or after 31-03-2016

ऊन

उगवताच सहस्ररश्मी । पसरते कोवळे ऊन
 किरणांनी घेत कवळून । धरणीला करी बेभान ॥
 हळुवार पाकळ्या नाजूक । उमलती कळ्या स्पर्शून
 वाऱ्यावर होऊन स्वार । बागेत बागडे ऊन ॥
 हिमशिखरांच्या शिरी शोभे । ऊन सोनमुकुट होऊन
 नदीतल्या जळाशी खेळे । ऊन हिरे स्फटिक होऊन ॥
 किती उंच कवाडातून । हळू घरात शिरते ऊन
 बाळाच्या सावली मागे । हळू रांगत जाते ऊन ॥
 बाळ मुठीत इवल्या इवल्या । पकडे इवलेसे ऊन
 चिमुकल्या बोळक्यामध्ये । खुदकन् हसते ऊन ॥
 मनी हुरहुर कातर सांज । क्षितिजावर कलते ऊन
 केशरी रंग बदलून । झि कुटते उदास ऊन ॥
 संपताच काजळी रात्र । ये प्राची लाली लेवून
 रथ तेजोनिधीचा येतो । घेऊन उद्याचे ऊन ॥

अरुणा नगरकर, पुणे
 मो. नं. ९६५७१४००९५

टाटा-बाय बाय

उशिरा येऊनही मिळाले होते तिला मानाचे स्थान
 तिच्याशिवाय सर्वांचेच अडत होते काम
 ती आहे बहुगुणी, बहु उपयोगी
 पण कुणीच नसते फक्त सदगुणी
 तिच्यातही आहे असाच एक अवगुण
 ओळखू नाही शकलो तो आपण
 सतत केला तिचा अनावश्यक वापर
 आणि आता तिचा होऊ लागला अडसर
 पावसाळ्यात अडू लागते पाणी जिकडे तिकडे
 गायी-गुरांच्या पोटात तिच्यामुळे गोळे
 लवकर नष्ट न होणे हा तिचा अवगुण
 त्यानेच तिला भाग पाडलं आपली संगत सोडणं
 जाणवणार तर आहे नक्कीच तिची उणीव
 पण -
 चांगल्यासाठी आपल्याच, तिला करा टाटा-बाय बाय
 आठवण तर तिची राहणारच नक्की
 प्लॅस्टिकच्या पिशवीची साथ होती पक्की

$\frac{२९}{१८}$

अर्चना म्हसकर, मुंबई
 मो.नं. ९९६९३९३०७७

(We are publishing hereunder the e-Circular issued by the Bank under No. CDO/P^HRD-PPFG/34/2018-19 dt.6th August 2018 for information of our Members. - General Secretary)

SBI RETIRED EMPLOYEES' MEDICAL BENEFIT SCHEME (REMBS)
REINTRODUCTION OF THE SCHEME

Please refer to our e-Circular No. CDO/P&HRDPPFG/78/201516 dated December 28, 2015 advising inter alia the adoption of Group Mediclaim Policies and discontinuation of membership to REMBS for employees retiring after 31.12.2015.

2. It has now been decided by the Bank to reintroduce the 'Retired Employees Medical Benefit Scheme' and offer membership under new plans to the eligible retirees from the date of discontinuation of the earlier scheme i.e. those who retired on or after 01.01.2016. The revised medical benefit limits under the new plans and proposed subscription fee would be as under :

Plan	Target Group	Lifetime Medical Limit	Lifetime Domiciliary Limit	Annual Domiciliary Limit*	Subscription Fee
Plan +I	All upto MMGS-III	7,00,000	70,000	7,000	87,500
Plan +J	SMGS-IV & V	10,00,000	1,00,000	10,000	1,25,000
Plan +K	DGM / GM	15,00,000	1,50,000	15,000	1,87,500
Plan +L	CGM	20,00,000	2,00,000	20,000	2,50,000

*The annual domiciliary treatment reimbursement limit would be restricted to yearly ceiling of 1/10th of the lifetime limit i.e. maximum 1% of the medical limit per annum.

3. Beneficiaries under the scheme : The eligibility for membership under the scheme would continue to be guided by the extant instructions under the REMBS rules. For extant instructions on categories of employees / retirees who would be eligible to join the scheme as per the existing REMBS rules and also the categories of employees who would not be entitled to join, kindly refer to e-Circular No.CDO/P&HRDPM/46/2006 - 07 dated 16.11.2006.

4. Other Terms & Conditions - The other terms & conditions for membership to the scheme would be as under :

- (i) Membership to REMBS would be permitted only under the new plans i.e. Plan- I, Plan - J, Plan-K, and Plan - L. Membership to the old plans i.e. Plans -A to H will not be available.
- (ii) Membership would be permitted to all employees of SBI who have retired on or after 01.01.2016, if otherwise eligible for membership under REMBS rules. Employees of erstwhile Associate Banks, who have retired after 31.03.2017, would also be eligible to join.
- (iii) For new retirees, i.e. employees retiring hereafter, membership would be permitted within three months of the date of receipt of first pension.
- (iv) For old retirees i.e. retired on or after 01.01.2016, if not covered in Policy 'B', one time window of 3 months (from the date of availability of registration portal) would be given for obtaining membership.
- (v) For old retirees i.e. retired on or after 01.01.2016, if covered under Policy 'B', but willing to join REMBS, one time window for obtaining membership would be given upto 15.01.2019.
- (vi) Eligible retirees would be permitted to opt for either the plan as per their grade wise eligibility or a plan one step lower than their gradewise eligibility (Not applicable for Plan - I). The option would be irrevocable and no change in plan would be permitted later on.

All other terms & conditions of the erstwhile REMBS would continue to be applicable to the new plans.

5. Procedure for Acquiring Membership : The procedure for availing membership under the REMBS would be as under :

- (i) An eligible employee/retiree can apply for membership of the scheme through REMBS Portal (presently under development) from any Branch / Department / Administrative Office within three months of date of receipt of first pension. Membership can also be availed 15 days prior to the date of retirement as per the existing provisions (for old retirees i.e. retired on or after 01.01.2016 till date, a onetime window for joining the scheme would be permitted; details as in Para - 4 above).
- (ii) On acceptance of membership, pensioners' account will be debited and the subscription amount will be transferred to 'SBI Retired Employee Medical Benefit Trust' account maintained at State Bank of India, Madame Cama Road Branch (Code - 8586). The REMBS portal is presently under development and is likely to be available by 31.08.2018. The operational guidelines on membership process would be issued after development of the REMBS portal and its availability to the branches.

6. Benefits available under the Scheme : Benefits available under the scheme with regard to coverage, diseases / ailments covered, extent of domiciliary treatment reimbursement etc. would continue to be guided by the extant instructions under the REMBS rules (kindly refer to the relevant circulars for details). However, the aggregate of reimbursement of medical expenses for life would be limited to the ceiling prescribed under the plan opted by the member/beneficiary as in Para2 above.

Existing members of REMBS are covered under Policy 'A' and will continue to derive medical benefits from the policy till its validity i.e. 31.05.2019 and as per the extant instructions.

In respect of new members, till their migration to Policy 'A' or any other mediclaim policy, their medical expenses would be met from the REMBS Trust Fund as per the existing REMBS rules. However, the Bank or Board of Trustees of REMBS Trust will not be responsible for any tax liability devolving on a member arising out of reimbursement of medical expenses under the scheme. For detailed guidelines on claim settlement and claim forms to be used, kindly refer to e-Circular No.CDO/P&HRDPM/46/2006 - 07 dated 16.11.2006.

7. Availability of Group Mediclaim Policy : Policy 'B' would also continue to be available for membership. New retirees, i.e. employees retiring hereafter, would have the option of either joining REMBS, or joining Policy 'B' or both, subject to payment of subscription fee / premium within the stipulated timeline i.e. within 60 days of retirement for Policy 'B' and within three months from the date of receipt of first pension for REMBS. However, Membership of Policy 'B' would be purely voluntary and on payment of premium from own sources. No subsidy would be paid by the Bank under Policy 'B' from next policy term i.e. after 15.01.2019.

8. Please bring the contents of the circular to the knowledge of all concerned.

Yours faithfully,

(Prashant Kumar)

**Deputy Managing Director (HR)&
Corporate Development Officer**

Previous Circular References :

e-Circular No.CDO/P&HRDPM/46/2006-07 dated 16.11.2006

e-Circular No.CDO/P&HRDPM/60/2007-08 dated 17.01.2008

e-Circular No.CDO/P&HRDPM/45/2009-10 dated 14.10.2009

e-Circular No.CDO/P&HRDPM/28/2010-11 dated 18.08.2010

e-Circular No.CDO/P&HRDPM/83/2010-11 dated 08.03.2011

(All the above e-Circulars are available on Association's website : www.sbpensionerspune.org)

UNIT VARTA - NAGPUR ZONAL SUB CENTRE :

Shri Sudhir Agrekar, Secretary, Nagpur ZSC has advised that the Managing Committee of the **Nagpur Zonal Sub-centre** at its meeting held on 10/7/2018 has decided to hold **its Annual General Meeting on Sunday the 28th October, 2018** at 11.00 a.m. on the Ground Floor of State Bank of India, Zonal Office, S. V. Patel Road, Nagpur 440 001.

The Agenda of the Meeting and the Report of the Managing Committee will be given to the members at the time of Registration at the Venue. Shri Sudhir Agrekar, Secretary, further advised that the **Biennial Elections of the Office Bearers of Nagpur ZSC for the period 2018-2020** will also be held **on 28th October, 2018**, during the Annual General Meeting of the Zonal Sub Centre. The Elections will be held for the following posts.

<u>Sr. No.</u>	<u>Post</u>	<u>No. Of Posts</u>
1.	President	1
2.	Vice President	1
3.	Secretary	1
4.	Joint Secretary	1
5.	Treasurer	1
6.	Executive Members from Nagpur City	3

All the District Secretaries from Bhandara, Chandrapur, Gondia and Wardha Units will be the Committee Members of Zonal Managing Committee, i.e. Ex-officio. One member can contest for one post only.

Members who desire to offer their services for the Association's work may offer themselves as candidates by submitting their nominations in the format given in the issue of "Samvad" for the month of July 2018. All the Nominations should be sent in a sealed cover by "Speed Post" which shall be marked clearly as "Nominations". Every Candidate, Proposer, Secunder and voter shall be a registered member of the SBIPA (Mumbai Circle), Pune, as at 31st March 2018. The Pensioners and Family Pensioners complying with the above requirements are eligible to contest the election and to vote. The Associate members are not eligible either to contest or vote.

Last Date of filing Nominations : 15/10/2018
 Date of Withdrawal of Nominations : 20/10/2018
 Release of list of final contestants (Valid Nominations) : 21/10/2018

2. Shri Vinay Wamanrao Junankar has been appointed as the "Election Officer". The cover containing the "Nomination Form" should be sent by Speed Post or Personally handed over at the following address :-

Shri Vinay Junankar, Plot No.66, Maharshi Ashwini, Opp: Kala Bhavan, Near Vijaya Bank, Bajaj Nagar, Nagpur 440 022. Mobile No. 8275744249.

So as to reach him not later than 15/10/2018.

Applications for withdrawal of Nomination, if any, should reach the Election Officer on or before 20/10/2018 by 5.30 p.m. If the number of contestants for the positions/posts declared is more than actual posts, the elections will be held by secret Ballot Papers/raising of hands by the members, as the case may be. However, this option will be decided by the members present in the AGM.

(Ref : Corporate Centre e-Circular No.CDO/P&HRD-PM/33/2018-19 Dated 06-08-2018)

**RATES OF DEARNESS RELIEF PAYABLE TO PENSIONERS Annexure - I
WHO HAVE RETIRED (A) PRIOR TO 1-11-1987 and (B) BETWEEN 1-11-1987 & 31-10-1992 / 30-06-1993**

Sr. No. Basic Pension + F.D.R. (as applicable)	Dearness Relief for the months from August 2018 to January 2019 (Average Index - 6604) (Slabs - 1501)
i) Upto Rs.1,250=00	1,005.67 % of aggregate of Basic Pension & F.D.R.
ii) Rs.1,251=00 to Rs.2,000=00	Rs.12,570=87 + 825.55 % of aggregate of Basic Pension & F.D.R. in excess of Rs.1,250=00
iii) Rs.2001=00 to Rs.2,130=00	Rs.18,762=49 + 495.33% of aggregate of Basic Pension & F.D.R. in excess of Rs.2,000=00
iv) Above Rs.2,130=00	Rs.19,406=41 + 255.17% of aggregate of Basic Pension & F.D.R. in excess of Rs.2,130=00

**DEARNESS RELIEF PAYABLE TO PENSIONERS
WHO HAVE RETIRED ON OR AFTER 1-11-1992 / 1-07-1993 UPTO 31-10-1997 / 31-03-1998**

Sr. No. Basic Pension	Dearness Relief for the months from August 2018 to January 2019 (Average Index - 6604) (Slabs - 1364)
i) Upto Rs.2,400=00	477.40 % of Basic Pension
ii) Rs.2,401=00 to Rs.3,850=00	Rs.11,457=60 + 395.56 % of Basic Pension in excess of Rs.2,400=00
iii) Rs.3,851=00 to Rs.4,100=00	Rs.17,193=22 + 231.88 % of Basic Pension in excess of Rs.3,850=00
iv) Above Rs.4,100=00	Rs17,772=92 + 122.76 % of Basic Pension in excess of Rs.4,100=00

Dearness Relief payable to Pensioners who retired on or after 1-11-1997 / 1-04-1998 To 31-10-2002

Sr. No. Basic Pension	Dearness Relief for the months from August 2018 to January 2019 (Average Index - 6604) (Slabs - 1230)
i) Upto Rs.3,550=00	295=20 %
ii) Rs.3,551=00 to Rs.5,650=00	Rs.10,479=60 + 246.00 % of Basic Pension in excess of Rs.3,550=00
iii) Rs.5,651=00 to Rs.6,010=00	Rs.15,645=60 + 147.60 % of Basic Pension in excess of Rs.5,650=00
iv) Above Rs.6,010=00	Rs16,176=96 + 73.80 % of Basic Pension in excess of Rs.6,010=00

Dearness Relief payable to Pensioners who retired on or after 1-11-2002 To 31-10-2007

for the months from August 2018 to January 2019
(Average Index (CPI) for quarter ended June 2018 - 6604 ; and No.of Slabs - 1079)
Rate of Dearness Relief on Pension :- 194.22 % of Basic pension
(Ignore decimals from 3rd place onwards)

Dearness Relief to Pensioners who Retired on or after 1-11-2007 to 31-10-2012

for the months from August 2018 to January 2019
(Average Index - CPI - for quarter ended June 2018 :- 6604 ; and No.of Slabs - 942)
Rate of Dearness Relief on Pension :- 141.30 % of Basic pension
(Ignore decimals from 3rd place onwards)on next page

(Annexure - I contd.)

Dearness Relief to Pensioners who retired on or after 1-11-2012
for the months from August 2018 to January 2019

(Average Index (CPI) for quarter ended June 2018 : 6604; and No. of Slabs - 541
Rate of Dearness Relief on Pension :- 54.10 % of Basic Pension
 (Ignore decimals from 3rd place onwards)

(Annexure - II)

DEARNESS RELIEF PAYABLE ON FAMILY PENSION
FOR THE MONTHS August 2018 to January 2019

Dearness Relief for Family Pensioners of those Pensioners who died or retired

- before 1.11.1992 / 1.7.1993
- on or after 1.11.1992 / 1.7.1993 but before 1.11.1997 / 1.4.1998
- on or after 1.11.1997 / 1.4.1998 but before 01.11.2002
- on or after 1.11.2002 but before 1.11.2007 and
- on or after 1.11.2007 but before 1.11.2012
- on or after 1.11.2012

will be paid as per the tables given for the pensioners in **Annexure I**.

तूच पालक

आईबाबांकडे काय व किती मागावे
 हे समजत नाही, म्हणून तो बालक
 पाल्याचं भलं ज्यात आहे हे जाणून
 ते आणि तेवढंच देतो, तो पालक ॥१॥
 आवश्यकता नसताना, पुरेसे असूनही
 मुलं अधाशीपणामुळे अजून मागतच राहतात
 गरज असूनही कठोर न होता, ओढाताण सहन करत
 पालकही त्यांचे अयोग्य हट्ट पुरवतच राहतात ॥२॥
 मी सुद्धा देवा, किती ऐहिक मागत राहिलो
 तू सुद्धा न खळखळता मला देतच राहिलास
 जेव्हा प्रथम तू माझं मागणं नाकारलंस
 तेव्हाच पाहिलं, आजवर तू काय काय दिलंस ॥३॥

जाणवलं मला, न मागताच तू इतकं काही दिलंस
 साध्या गोष्टीतूनही तू जीवनसत्त्वं पुरवलंस
 साद घालणारं ब्रह्मांडव्यापी अनंत आकाश
 उर्मी देणारा अखंड मार्गदर्शक प्रकाश ॥४॥
 याउपर केवळ मी मागितलं म्हणून तू दिलं असतंस
 तर न जाणो, तू मला अपंग करून ठेवलं असतंस
 प्रसंगी थोडा निष्ठूर होऊन मला दूर केलंस
 बुद्धिशक्ती वापरण्याच्या प्रेरणेन मन जागवलंस ॥५॥
 गरजेनुसार तूच करतोस माझे उदरभरण
 कष्टांविनाही होतसे माझे समुचित पोषण
 वाचवलंस मला वेड्या वाकड्या अपेक्षांच्या भारतून
 तुझ्या दर्शनाची पात्रता अंकुरेल का माझ्यात
 शून्यातून ॥६॥

२७
१८

अरुण तुळजापूरकर, पुणे
 फोन नं. ९८९०२२६१५४

ललित

टेलिफोन - अर्थात

X^४ ni (Landline) आणि मोबाईल

काही वर्षापूर्वी, म्हणजे साधारणपणे १९९५-९६ साली भारतामध्ये पहिल्यांदा 'मोबाईल' दिसू लागले. तत्पूर्वी टेलिफोन्सचाच (Landline) वापर होत असे. या 'दूरसंचार क्षेत्रात जी क्रांती झाली त्याचे श्रेय हे त्यावेळचे केंद्रीय 'दूरसंचार' मंत्री श्री. सुखराम यांना जाते. त्यांनी या सेवेचा पाठपुरावा केला आणि दिल्ली येथील आपल्या कार्यालयातून पहिला 'मोबाईल' फोन प. बंगालचे त्यावेळचे मुख्यमंत्री श्री. ज्योती बसू यांना करून त्याची सुरुवात केली. अर्थात सुरुवातीला मोबाईल 'सेट'ची किंमत खूपच असायची. शिवाय 'कॉल'चा दर मिनिटाला ५-५॥ रुपये एवढा असायचा. तो सामान्य माणसाला परवडत नसे. त्यामुळे 'लॅंडलाईन' टेलिफोनचाच वापर सर्वत्र दिसत असे. सुरुवातीलासुद्धा 'टेलिफोन'चे कनेक्शन, ज्यांना टेलिफोनचे 'कॉल'दर परवडतील, अशांच्याकडेच पाहायला मिळत असे. नंतर टेलिफोन बहुतांश लोकांच्या घरी आला. पण या टेलिफोन वापराला मर्यादा आहेत. तो आपण घरी असू तेव्हाच वापरू शकतो, किंवा जिथे पोस्ट-ऑफिस असेल तिथे जाऊन, किंवा 'पब्लिक' बूथमध्ये जाऊन फोन करू शकतो. पण मोबाईलचे तसे नाही. तो कुठेही, पण जिथे 'नेटवर्क' मिळते तिथे, वापरता येतो. जेव्हा 'अंबानी ग्रुप'ने या व्यवसायात पडायचे ठरवले तेव्हा त्यांनी 'कर लो दुनिया मुठ्ठी में' हे स्लोगन तयार करून जास्तीत जास्त लोकांपर्यंत मोबाईल सेवा पोहोचवली आणि जसजसा मोबाईलचा वापर सुरू झाला तसतसे नवीन टेलिकॉम कंपन्या या क्षेत्रात उतरल्या आणि स्पर्धेमुळे कॉलचे दर उतरले. ते अगदी सेकंदा-सेकंदाच्या हिशेबावर घसरले. त्यामुळे ग्राहकांचा नक्कीच फायदा झाला. मोबाईल हॅंडसेटच्याही किंमती उतरल्या. इतक्या की अगदी हजार-बाराशेला साधे मोबाईल (Handsets) मिळू लागले. आणि रस्त्याच्या कडेला बसलेल्या 'भाजीवाल्यांकडेसुद्धा' मोबाईल दिसू लागले.

पण ज्या वेळी मोबाईल नव्हता तेव्हा लॅंडलाईन टेलिफोनवरूनच परगावी 'कॉल' करायचा असेल तेव्हा

आधी फोननंबर 'बुक' करावा लागत असे. जर गाव 'दूर' अंतरावरचे असेल तर त्याच्या 'अंतरा'वर फोन लागण्याची वेळ अवलंबून असे. तसेच कॉलचे रात्री १० नंतरचे 'दर' निम्मे असत. त्यामुळे या कनेक्शनचा फायदा घेण्यासाठी रात्री दहा नंतर बूथवर/मुख्य पोस्टात गर्दी असायची हे ऐकून हल्लीच्या पिढीला हसायला येईल. पण ही वस्तुस्थिती १९८६ च्या काळातली आहे.

पण मी तुम्हाला, माझे १९७० साली प्रमोशन मिळाल्यावर 'पुणे' मेन ब्रँचहून 'पुणे सिटी' ब्रँचला बदलून गेलो, तेव्हाची एक आठवण सांगणार आहे. त्यावेळी पुणे सिटी ब्रँचमध्ये शरद मांडके, हेर्लेकर, इत्यादी सहकारी कार्यरत होते. आणि श्री. वाडीवकरसाहेब ब्रँच मॅनेजर होते. शरद मांडकेचा धाकटा भाऊ त्यावेळी इंग्लंडला होता. आणि तो ठरलेल्या वेळी घरच्यांशी बोलण्यासाठी इंग्लंडहून फोन 'बुक' करत असे. तेव्हा फोनवर त्याच्याशी बोलण्यासाठी मांडकेच्या घरातील त्याचे ८-१० नातेवाईक सिटी ब्रँचला ठरलेल्या वेळेला आले की सर्वजण वाडीवकरसाहेबांच्या केबिनमध्ये जाऊन फोनची वाट पाहत असत. त्यावेळी इंटरनॅशनल कॉलची 'कॉल रिंग' विशिष्ट प्रकारची असे. आणि ती फोनची रिंग वाजली की वाडीवकरसाहेब केबिनच्या बाहेर येत असत आणि शरद मांडकेचे सर्व नातेवाईक आत केबिनमध्ये जाऊन फोनवर मोठमोठ्याने बोलत असत. अर्थात त्यावेळी बाहेर हॉलमधील सर्व स्टाफचे लक्ष केबिनमधल्या बोलण्याकडेच असे हा भाग वेगळा. ही एक त्या काळातली गमतीदार आठवण.

पुढे मी ज्या वेळी बँकेच्या 'इन्स्पेक्शन' डिपार्टमेंटला जॉईन व्हायचे ठरवले तेव्हा मला आमच्या हेडऑफिसकडून विचारणा झाली की 'तुमच्या घरी लॅंडलाईन आहे का? नसल्यास बँकेच्या नियमाप्रमाणे तुम्हाला लगेच टेलिफोनसाठी 'प्रायोरिटी' तत्वावर फोन बुक करण्यासाठी 'अर्ज' करावा लागेल. आणि तो टेलिफोन लवकर मिळविण्यासाठी बँकेकडून तसे 'पत्र' मिळेल. अर्थात हा फोन तुम्हाला बँकेच्या कामाव्यतिरिक्त 'घरच्या' कामासाठी सुद्धा वापरता येईल. पण त्या घरगुती 'कॉल्स'चे चार्जेस तुम्हाला भरावे लागतील. फक्त 'बँकेसाठी' केलेल्या कॉल्सचे चार्जेस, बिल आल्यावर

बँक 'रीइम्बर्स' करेल. त्यासाठी तुम्हाला टेलिफोनचे 'पे' केलेले बील बँकेला सादर करावे लागेल.' अर्थात तसे नियम स्वाभाविक होते. कारण फोन अशासाठी देत होते की मी ज्यावेळी परगावी, देशभरात कुठेही 'इन्स्पेक्शन' झूटीवर असेल तेव्हा मला घरातल्यांशी, तसेच घरच्यांना माझ्याशी फोनवर कॉन्टॅक्ट करता यावे म्हणून. त्यामुळे फोन 'त्वरित' मिळावा म्हणून रितसर अर्ज केला, आणि मी 'इन्स्पेक्शन' झूटीवर मे १९८६ मध्ये जॉईन झालो आणि १९८६ च्या तिसऱ्या आठवड्यात घरी फोन आलासुद्धा !

त्यामुळे घरच्यांशी संपर्क करणे सुलभ झाले. 'सुलभ' अशासाठी म्हणतो की, त्यावेळी फक्त 'पत्रव्यवहाराद्वारे'च संपर्क ठेवता यायचा. कारण मी पाठवलेले पत्र घरच्यांना मिळायला ३-४ दिवस लागायचे. पण फोन घरी आल्यामुळे प्रश्न मिटला. पण फोनचे चार्जेस वाचवायचे म्हणून मी रात्री १०-१०॥ वाजता ज्या गावी असेन त्या गावातील मुख्य पोस्टात रांग लावून फोनवर घरी बोलत असे. अर्थात त्यात एक अडचण असायची, ती म्हणजे, पोस्ट ऑफिसमध्ये गर्दी असायची. आणि आपला नंबर केव्हा येतो ह्याची वाट पाहायला लागायची. त्यातून 'तीन' मिनिटे केव्हा होतात आणि आपल्याला फोन करायला केव्हा मिळतोय याची रांगेतले सगळेच जण चातकासारखी वाट पाहत असत. त्यामुळे बोलणे चालू असताना 'तिथल्या' ऑपरेटरने आतून फोन बंद केला की पोस्टाच्या 'मीटर' वर जेवढे चार्जेस दाखवले जायचे तेवढे पैसे घ्यायला लागायचे.

एकदा एक गंमतच झाली. मी 'सिमल्याहून' घरी रात्री फोन लावला. आणि फोन झाल्यावर पोस्टाच्या ऑपरेटरला विचारले, 'किती पैसे झाले?' त्यावर तो घाबऱ्या घाबऱ्या मला म्हणाला, 'साहेब, माफ करा पण पोस्टाचा फोनचा 'मीटर' बंद पडलाय. त्यामुळे मला तुम्हाला पैसे किती झाले हे सांगता यायचे नाही. कृपा करून तुम्ही नेहमी जेवढे पैसे तीन मिनिटासाठी देता, तेवढे घाल का? कारण इथला 'मीटर' फक्त ५ रुपयेच दाखवतोय. आणि तुम्ही तर पुण्याला फोन लावला होता. तेव्हा चार्जेस ५/- रुपयापेक्षा नक्कीच जास्त झाले असतील. कारण त्याची नोंद तार ऑफिसच्या मीटरवर

नक्कीच झाली असेल. त्यामुळे माझ्याकडून ऑफिस पैसे वसूल करणार.' हे सांगताना त्याचा चेहरा रडवेल झाला होता. कारण आता त्याला उरलेले पैसे 'स्विशातून' घ्यावे लागले असते. हे ऐकून मला त्याची अनुकंपा आली. मग मीच त्याला अंदाजाने त्यावेळी २५/- रुपये दिले आणि वाद मिटवला. अर्थात हे सर्व ऐकल्यावर हल्ली जे मोबाईल वापरतात त्यांना ह्या सर्व गोष्टी हास्यास्पद वाटतील. पण त्या जुन्या काळी जेव्हा मोबाईलचा भारतात प्रवेशही झाला नव्हता त्यावेळच्या ह्या गमती असल्याने त्यावर विश्वास बसणे कठीण जाईल. सध्या केव्हाही मोबाईल हाताशी असल्याने लगेचच कुणालाही, अगदी परदेशातल्या व्यक्तीशीही लगेच संपर्क साधता येतो. जे व्हॉट्सअप वापरतात ते केव्हाही, त्यावर असलेल्या 'व्हिडीओ' कॉलची सोय वापरून कॉल केलेल्या व्यक्तीशी 'प्रत्यक्ष' बघून बोलू शकतात. नवीन शोधानुसार हातावर, मनगटावर, घरातल्या भिंतीवर 'टीव्ही' बघितल्यासारखे दुसऱ्याशी बोलताना त्याच्या घराचे दृश्य पाहू शकतो. टेलिफोन आणि मोबाईल क्षेत्रात लक्ष्मिणारे नवनवीन शोध बघून आश्चर्यचकित होण्याची पांढी मात्र माझ्यासारख्या 'जुन्या' लोकांवर आलेली आहे हे नक्की !

- रा. ना. लळिंगकर, पुणे
मो. ९८२२१०७९८८

शुभेच्छा!

हल्ली WhatsApp च्या माध्यमातून शुभेच्छा देण्याचे प्रमाण एवढे वाढले आहे की सकाळ झाली की **Good Morning**, मग रात्री **Good Night**. ह्या व्यतिरिक्त आपले सर्व सण, उत्सव, वाढदिवस इ. इ.

शुभेच्छा संदेश **Delete** करता करता बोटे दुखायला लागली. परवा एका मित्राने तर कहर केला. मी कुठलाही 'गुरू' पणा केलेला नसताना मला गुरुपौर्णिमेच्या शुभेच्छा दिल्या ! त्यावर कडी म्हणजे त्याने संध्याकाळी खग्रास चंद्रग्रहणाच्याही शुभेच्छा पाठविल्या. त्यासुद्धा एका रडक्या ईमोजीसकट. ह्या शुभेच्छुकांना कुणीतरी आवरा रे !

वसंत धूपकर

एक पत्र

प्रिय,

पोस्टमन भाऊ

सादर नमस्कार,

खूप दिवसात आपली गाठभेटच नाही. कशी होणार? आम्ही नवीन

ब्लॉकमध्ये आलोय. पूर्वी बंगला होता. आता खाली वॉचमनजवळ टपाल असतं सगळ्यांच. संपर्काची साधनं वाढली. वेळ काढून पत्र व्यवहार कोण करणार? काम कमी झालंय भाऊ तुमचं?

मी मागे एकदा असं विचारलं, तर हो म्हणालात. अर्थात माझ्या समाधानासाठी. इतर काम वाढलं असेल हे नक्की. पण म्हणालात. 'अहो ! पत्र पाठविणारे आहेत. पलीकडे एक आजोबा, देऊ का पत्ता?'

पण भाऊ काही म्हणा,

पूर्वीसारखी, तुमची वाट पाहणारी मंडळी नसतील. पुष्कळ घरी तुमचे जिव्हाळ्याचे संबंध असायचे. निदान माझी तरी सर्व पोष्टभाऊंशी छान देवाण-घेवाण असायची. कधी चाफ्याची फुले, घरचा फणस, शेंगा, नारळ देत असे. ही अशी देण्याची सवय मला आजीमुळे लागली. आपणही घरोघर हिंडण्याची कामे करता. कुणाकडेतरी पाणी, गुळाचा खडा खाल्ला की कामाला तयार असायचे.

एकदा खोत पोस्टमन ओट्यावर पुस्तक पाहून म्हणाले. तुम्ही या स्वामीचे मार्गातले. 'मी पण देईन तुम्हाला यांचे दुसरे पुस्तक!' मी पण माझ्याजवळचा दासबोध ग्रंथ एका भाऊंना दिला.

थोडक्यात काय, ५ मिनिटांचं विसाव्याचं स्थान होत की नाही आमचं घर ! पाणी, खाणं, सुखदुःखाच्या गोष्टी होत. मी व माझी मैत्रिण असायची या संवादात.

ब्लॉकमुळे गाठ-भेट होत नाही. भाऊ, तुम्ही सरकारी नोकरदार खरे, पण सुविधा कमी असतात का? सायकल, छत्री, रेनकोट? खूप मोठ्या इमारतीत पत्रपेट्या खालीच असतात म्हणा, तेवढे तरी बरे !



पत्र पेटीत टाकले की मी निर्धास्त असते. एखाद दोन उशीरा पण पोस्टमन आपले काम चोख करतात ही खात्री. परवा भाची म्हणाली, 'मावशी पत्र नाही मिळालं. म्हटलं, नक्की पत्ता चुकीचा. नाहीतर असं होणारच नाही. मी माझा अनुभव सांगते हं.'

पोस्ट एवढे तरबेज असतं की पत्त्यावरच्या नावावरून खालचा पत्ता न पाहता पत्र मिळते. मी एक दिवस विचारलं तर म्हणो, आजी आम्ही भेटतो न परस्परांना! सांगतो नवीन कोण, जुने कुठे गेले वगैरे. एकदा एरिया माहीत झाला की झाला.

मी मात्र या पत्त्यावरून घरी बोलणी खाते. अडकू-तडकू पत्ता लिहिते म्हणून. कुरकूर करणारे हवे पोस्टमन ते काही म्हणत नाही. म्हणजे मी एकदा दादा जोशी. - रामविरावरून उजवीकडे वळणे व शेवटचे घर.' असा पत्ता लिहिला व पत्र मिळाले सुद्धा.

सध्या पोस्ट पेट्या कमी झाल्या का हो? मी एकदम ४ पत्र लिहून इकडे-तिकडे पाहत होते तर समोर पोस्टमन भाऊ तुम्ही, म्हणाले "पेटी पाहताय? ती काढली. लोकांनी दगड टाकून, ती तोडली आहे. द्या मजजवळ पत्र मी नेतो."

एवढं सौजन्य आहे कुणाजवळ आज?

एकदा मा. पंतप्रधानांना त्यांच्या वाढदिवशी मिळेल असे पत्र लिहून घेतले सोसायटीतल्या मुलांकडून व त्यांनाच पेटीत टाकायला लावले होते. खूप होती मुले. १५ दिवसांनी म्हणाली, आजी मिळाले असेल आपलं पत्र म्हटलं 'अरे नक्की पोस्टमन आपलं काम चोख करतात व त्या निमित्ताने पत्राचा प्रवास त्यांना घडवला.'

पत्रातला मजकूर सुखाचा वा दुःखाचा असला तरी पोस्टमन त्यात सहभागी होत असत. पूर्वी त्यांनाही जाण असते नं.

भाऊ, तुम्हाला कुणी अरे, कारे करतात. मनाला त्रास होतो अहो. कारण तुम्ही आमच्या परिवारातले आहात असे मी समजते.

आपली
मंगला नातू

पुस्तक परिचय

‘सर्वेश्वरी’

पुणे येथील सभासद श्री. काशिनाथ नारायण सबनीस ह्यांनी ‘श्रीमद्भगवद्गीता’ ह्या ग्रंथातील सर्व ७०० संस्कृत श्लोकांचे अत्यंत सुलभ सोप्या मराठी काव्यमय भाषेत अर्थाला बाधा न आणता रूपांतर केले आहे. त्यामुळे मूळ श्लोक व बरोबरीने मराठी श्लोकाचे पठण केल्यास गीता समजायला सोपी होते.

उदा. अध्याय २ श्लोक ४७

कर्मण्येवाधिकारस्थे

कर्म करण्याचा अधिकार तुझा, कर्मफलांवर नाही, कर्मफला-कारण तू नाही, कर्म बिन्मुखताही तुज न मोही!!

अध्याय ४ - श्लोक ७ - यदा यदा हि धर्मस्य.....

जेव्हा जेव्हा न्हास होई, स्वधर्म मुल्यांचा पांडवा प्रगटी मी हर युगे, प्रबळी अधर्म जेधवा ॥

अध्याय ६ - श्लोक ७ - जितात्मना

जिकले मन, त्या प्राप्त, शांत चित्त भगवंत

मानी तो सम सुखदुःख, मानापमान, उष्ण शीत ॥

ह्या छोटेश्वानी ग्रंथाला श्री. सबनीसांनी ‘सर्वेश्वरी’ असे समर्पक नाव दिले आहे.

भगवद्गीतेवर आतापर्यंत अनेक संतांनी, विद्वान पंडितांनी लेखन केले आहे. त्यातील गूढ अर्थ उकलण्याचा प्रयत्न केलेला आहे.

“राजहंसाचे चालणे, भूतली झालिया शहाणे म्हणून आणिक काय कोणे चालवेचना - संत ज्ञानेश्वर

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आतापर्यंत श्री. सबनीस यांचे दोन कविता संग्रह “ऋतुपर्ण” (२००४) व “रजनीगंधा” (२००७) प्रसिद्ध झाले आहेत.

श्री. सबनीस ह्यांना त्यांच्या पुढील लेखनास शुभेच्छा!

संपर्क - श्री. सबनीस

मो. ९८६०२८७४२३

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